

PAYMENT NO 5 26 680787 Q  
 PAYMENT AMOUNT \$425.13  
 ISSUE DATE 08-17-2022  
 AUTHORIZED BY SMITH, SARA  
 PHONE (844) 458-4300

CLAIM NO 36-16D0-21W  
 LOSS DATE 07-03-2020  
 POLICY NO 96-BJQ252-5  
 INSURED BATES, THOMAS

THOMAS H. BATES  
 811 SUNNY BROOK DR  
 EDMOND OK 73034-4852

REMARKS Supplemental ACV Draft

COVERAGE DESCRIPTION  
 WIND OR HAIL - BUILDING

ON BEHALF OF  
 BATES, THOMAS

AMOUNT  
 425.13

RETAIN STUB FOR RECORDS



STATE FARM FIRE AND CASUALTY COMPANY

FIRE  
 PROXIMITY OFFICE

JPMORGAN CHASE BANK, NA 56-1544/441  
 COLUMBUS, OH

5 26 680787 Q

CLAIM NO 36-16D0-21W  
 LOSS DATE 07-03-2020

INSURED BATES, THOMAS

DATE 08-17-2022  
 MM DD YYYY

\*\*\*\*\*EXACTLY FOUR HUNDRED TWENTY-FIVE AND 13/100 DOLLARS

\$\*\*\*\*\*425.13

Pay to the  
 Order of: THOMAS H. BATES & MILLER JOHNSON JONES ANTONISSE & WHITE, HIS ATTORNEY

*Michael F. Lippert*  
 AUTHORIZED SIGNATURE  
*Jon C. Farney*  
 AUTHORIZED SIGNATURE

SECURED DOCUMENT WATERMARK APPEARS ON BACK, HOLD AT 45° ANGLE FOR VIEWING

JX25.001

BATES, THOMAS

36-16D0-21W



**State Farm**  
**P.O. Box 106169**  
**Atlanta, GA 30348-6169**  
**Fax: 1-844-236-3646**  
**statefarmfireclaims@statefarm.com**

## Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.





## Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

### State Farm Insurance

Insured: Smith, Joe & Jane	Estimate: 00-0000-000
Property: 1 Main Street	Claim number: 00-0000-000
Anywhere, IL 00000-0000	Policy Number: 00-00-0000-0
Type of Loss: Other	Price List: ILBL8F_MAR 13
Deductible: \$1,000.00	Restoration/Service/ Remodel
	F = Factored In, D = Do Not Apply

### Summary for Dwelling

Line Item Total [1]		5,953.10
Material Sales Tax	@ 10.000% x 1,520.00	
Subtotal		6,105.10
General Contractor Overhead [2]	@ 10.0% x 6,105.10	610.51
General Contractor Profit	@ 10.0% x 6,105.10	
Replacement Cost Value (Including General Contractor Overhead and Profit) [3]		7,326.12
Less Depreciation (Including Taxes) [4]		(832.50)
Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation		(166.50)
Less Deductible [5]		
Net Actual Cash Value Payment [6]		

### Maximum Additional Amounts Available If Incurred:

Total Line Item Depreciation (Including Taxes) [4]	832.50
Less Non - recoverable Depreciation (Including Taxes) [7]	
Subtotal	312.50
General Contractor O&P on Depreciation	166.50
Less General Contractor O&P on Non - recoverable Depreciation	
Subtotal	
Total Maximum Additional Amounts Available If Incurred [8]	
Total Amount of Claim If Incurred [9]	

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

1. **Line Item Total** – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.
2. **General Contractor's Overhead and Profit** – General contractor's charge for coordinating your repairs.
3. **Replacement Cost Value (RCV)** – Estimated cost to repair or replace damaged property.
4. **Depreciation** – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.
5. **Deductible** – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.
6. **Net Actual Cash Value Payment (ACV)** – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.
7. **Non Recoverable Depreciation** – *Depreciation* applied to items that are not eligible for replacement cost benefits.
8. **Total Maximum Additional Amount if Incurred** – Total amount of recoverable depreciation after actual repair or replacement of the property.
9. **Total Amount of Claim if Incurred** – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

**State Farm**

BATES, THOMAS

36-16D0-21W

Insured: BATES, THOMAS  
 Property: 2605 Elwood Dr  
 Edmond, OK 73013-4423  
 Home: 405-341-3358  
 Type of Loss: Hail  
 Deductible: \$1,000.00  
 Date of Loss: 7/3/2020  
 Date Inspected: 2/23/2021

Estimate: 36-16D0-21W  
 Claim Number: 3616D021W  
 Policy Number: 96BJQ2525  
 Price List: OKLA28\_FEB21  
 Restoration/Service/Remodel

**Summary for Coverage A - Dwelling - 35 Windstorm and Hail**

Line Item Total	2,209.44
Material Sales Tax	102.42
Replacement Cost Value	2,311.86
Less Depreciation (Including Taxes)	(626.61)
Less Deductible	(1,000.00)
Less Prior Claim Payment	(260.12)
Net Actual Cash Value Payment	\$425.13

**Maximum Additional Amounts Available If Incurred:**

Total Line Item Depreciation (Including Taxes)	626.61
Less Non-recoverable Depreciation (Including Taxes)	<226.52>
Subtotal	400.09
Replacement Cost Benefits	400.09
Total Remaining Maximum Additional Amount Available If Incurred	400.09
Total Amount of Claim If Incurred	\$1,085.34

Smith, Sara  
 309-994-2588

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.**

The estimate is priced based on estimated market pricing at the time of the loss. Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, contact your claim representative. If your contractor's estimate is higher than ours, you should contact your claim representative prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy limits.



**Explanation of Building Replacement Cost Benefits**  
**RDP with Endorsement Policy**  
**Coverage A - Dwelling - 35 Windstorm and Hail**

To: Name: BATES, THOMAS  
Address: 2605 Elwood Dr  
City: Edmond  
State/Zip: OK, 73013-4423

Insured: BATES, THOMAS  
Date of Loss: 7/3/2020

Claim Number: 3616D021W  
Cause of Loss: HAIL

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss; and
2. Notify us within 30 days after the work has been completed.
3. Confirm completion of repair or replacement by submitting invoices, receipts, or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$2,311.86. The enclosed claim payment to you of \$425.13 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$400.09.

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

## State Farm

BATES, THOMAS

36-16D0-21W

**Source - Eagle View**

**Source - Eagle View**

**Source - Eagle View**

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
R&R Overhead door & hardware - 16' x 7'						
1.00 EA	1,133.63	70.30	1,203.93	10/35 yrs Avg.	(325.18) 28.57%	878.75
R&R Window screen, 1 - 9 SF						
3.00 EA	37.79	7.99	121.36	10/30 yrs Avg.	(37.47) 33.33%	83.89
R&R Glazing bead - Aluminum						
8.50 LF	2.95	1.58	26.66	10/18 yrs Avg.	(13.54) 55.56%	13.12
ESITMATE REVISION 8/12/2022 YMGB						
R&R Rural mailbox						
1.00 EA	51.20	2.51	53.71	10/20 yrs Avg.	(23.90) 50.00%	29.81
Updated to include mailbox that was noted as damaged in original estimate.						
<b>Total: Source - Eagle View</b>		<b>82.38</b>	<b>1,405.66</b>		<b>400.09</b>	<b>1,005.57</b>



**R4**

2,600.91 Surface Area	26.01 Number of Squares
215.28 Total Perimeter Length	90.78 Total Ridge Length
2.47 Total Hip Length	

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
R&R Power attic vent cover only - metal						
2.00 EA	86.69	5.16	178.54	8/7 yrs Avg.	<127.03> 80.00%	51.51
R&R Flashing - pipe jack - 6"						
1.00 EA	56.29	2.18	58.47	8/35 yrs Avg.	<12.10> 22.86%	46.37
R&R Flashing - pipe jack						
2.00 EA	42.29	1.99	86.57	8/35 yrs Avg.	<17.24> 22.86%	69.33
R&R Exhaust cap - through roof - 6" to 8"						
3.00 EA	81.35	8.72	252.77	8/35 yrs Avg.	<52.91> 22.86%	199.86

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## State Farm

BATES, THOMAS

36-16D0-21W

## CONTINUED - R4

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
ESITMATE REVISION 8/12/2022 YMGB						
R&R Flashing - pipe jack						
2.00 EA	42.29	1.99	86.57	8/35 yrs Avg.	<17.24> 22.86%	69.33
Updated to reflect (2) additional pipe jacks for a total of (5)						
<b>Totals: R4</b>		<b>20.04</b>	<b>662.92</b>		<b>&lt;226.52&gt;</b>	<b>436.40</b>

## Area Totals: Source - Eagle View

276.69	Exterior Wall Area					
2,600.91	Surface Area	26.01	Number of Squares		215.28	Total Perimeter Length
90.78	Total Ridge Length	2.47	Total Hip Length			

<b>Total: Source - Eagle View</b>		<b>102.42</b>	<b>2,068.58</b>		<b>626.61</b>	<b>1,441.97</b>
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## Area Totals: Source - Eagle View

276.69	Exterior Wall Area					
2,600.91	Surface Area	26.01	Number of Squares		215.28	Total Perimeter Length
90.78	Total Ridge Length	2.47	Total Hip Length			

<b>Total: Source - Eagle View</b>		<b>102.42</b>	<b>2,068.58</b>		<b>626.61</b>	<b>1,441.97</b>
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## Debris Removal

0.00	SF Walls	0.00	SF Ceiling		0.00	SF Walls & Ceiling
0.00	SF Floor	0.00	SF Short Wall		0.00	LF Floor Perimeter
0.00	SF Long Wall				0.00	LF Ceil. Perimeter

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Haul debris - per pickup truck load - including dump fees						
1.00 EA	117.23	0.00	117.23			117.23
<b>Totals: Debris Removal</b>		<b>0.00</b>	<b>117.23</b>		<b>0.00</b>	<b>117.23</b>

## Labor Minimums Applied

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
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**State Farm**

BATES, THOMAS

36-16D0-21W

**CONTINUED - Labor Minimums Applied**

QUANTITY	UNIT PRICE	TAX	RCV	AGE/LIFE CONDITION	DEPREC. DEP %	ACV
Specialty items labor minimum						
1.00 EA	126.05	0.00	126.05			126.05
<b>Totals: Labor Minimums Applied</b>		<b>0.00</b>	<b>126.05</b>		<b>0.00</b>	<b>126.05</b>
<b>Line Item Totals: 36-16D0-21W</b>		<b>102.42</b>	<b>2,311.86</b>		<b>626.61</b>	<b>1,685.25</b>

**Grand Total Areas:**

276.69 Exterior Wall Area

2,600.91 Surface Area

90.78 Total Ridge Length

26.01 Number of Squares

2.47 Total Hip Length

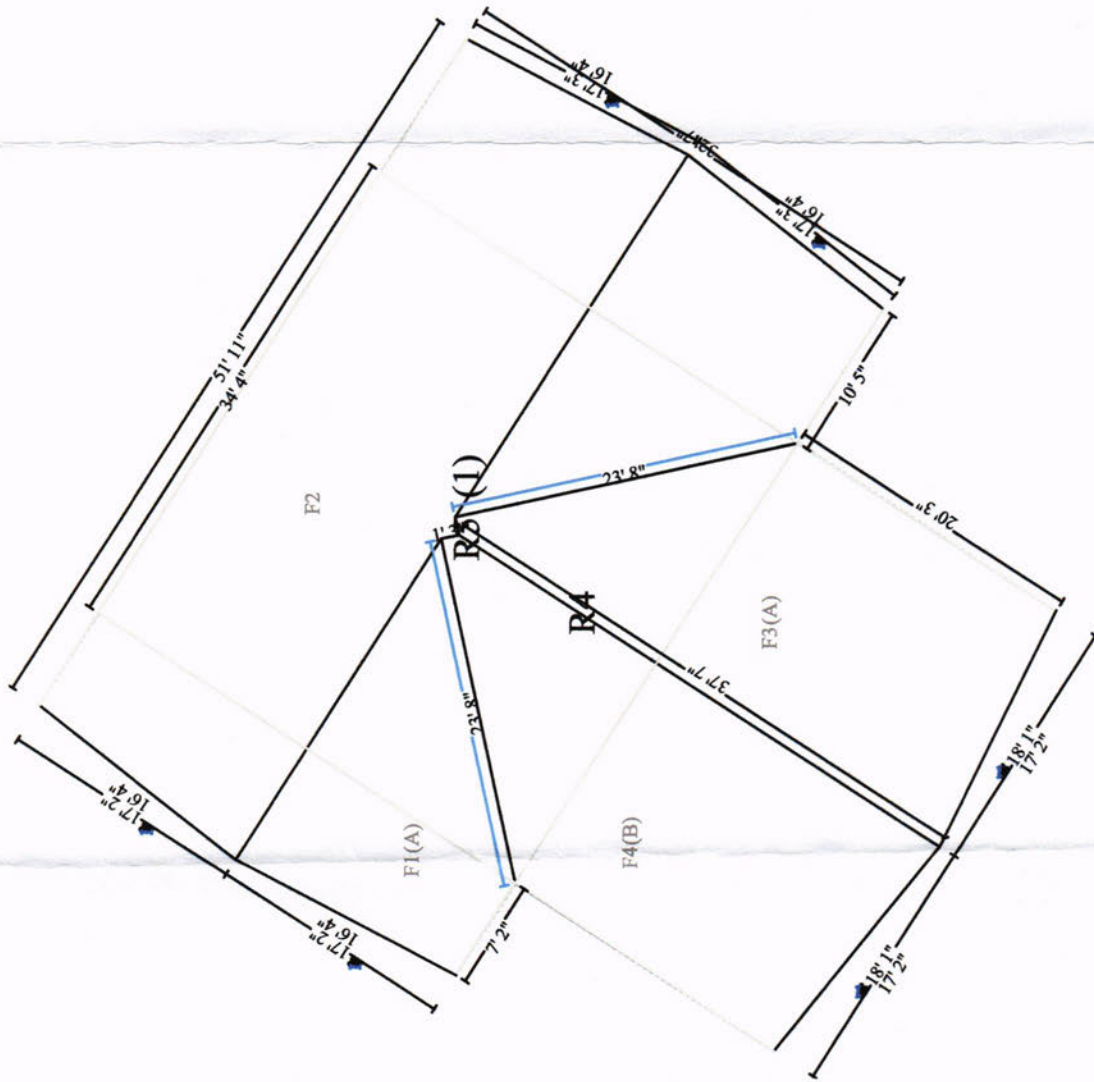
215.28 Total Perimeter Length





Source - Eagle View

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Source - Eagle View - Source - Eagle View

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